

Public Safety

Resource Guide



Compliments of **Assemblymember Mary Hayashi**



ASSEMBLYMEMBER MARY HAYASHI

Dear Friends:

Please accept this complimentary copy of my **Public Safety Resource Guide**. The Guide provides tips on protecting yourself and your family from carjackings, domestic violence, gang violence, child predators, and senior scams. It also gives practical advice on how to start and participate in a neighborhood watch program.

I hope that you will take a few minutes to review these important public safety tips as their practice may reduce your risk of becoming the latest statistic. It is a pleasure to serve the constituents of the 18th Assembly District. If you have any questions or comments please contact the district office at (510) 583-8818.

Sincerely,

A handwritten signature in gold ink that reads "Mary Hayashi". The signature is fluid and cursive.

MARY HAYASHI

Assemblymember, 18th District

CALIFORNIA STATE ASSEMBLY

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Carjacking

Unsuspecting motorists are terrorized by violent criminals who steal their vehicles, usually at gunpoint, and speed away.

Don't be a victim!

Protect yourself and your vehicle

Driving

- Keep your doors locked.
Close windows, if possible.
- Drive with a companion.
- Plan your route before your trip.
- Travel by freeway or well-lighted, frequently-used surface streets.
- When you stop your vehicle in traffic, leave enough room to see the tires of the vehicle ahead. The extra space allows maneuverability for escape.

Parking

- Select well-lighted areas.
- Use a commercial garage that employs attendants.
- Take a quick look at your surroundings before you get in or out of your vehicle.

- Have your vehicle keys in hand and be ready to unlock and enter your vehicle promptly.
- Prior to entering your vehicle, quickly scan the interior to ensure everything is in order.
- Once inside, lock all doors.
- Stay away from your vehicle if you see someone loitering nearby.

If Your Vehicle is “Bumped”

- Don't stop or get out if you suspect the incident was deliberate.
- Signal the other driver to follow; then drive to a secure, reasonable location (such as a police station), to exchange information.

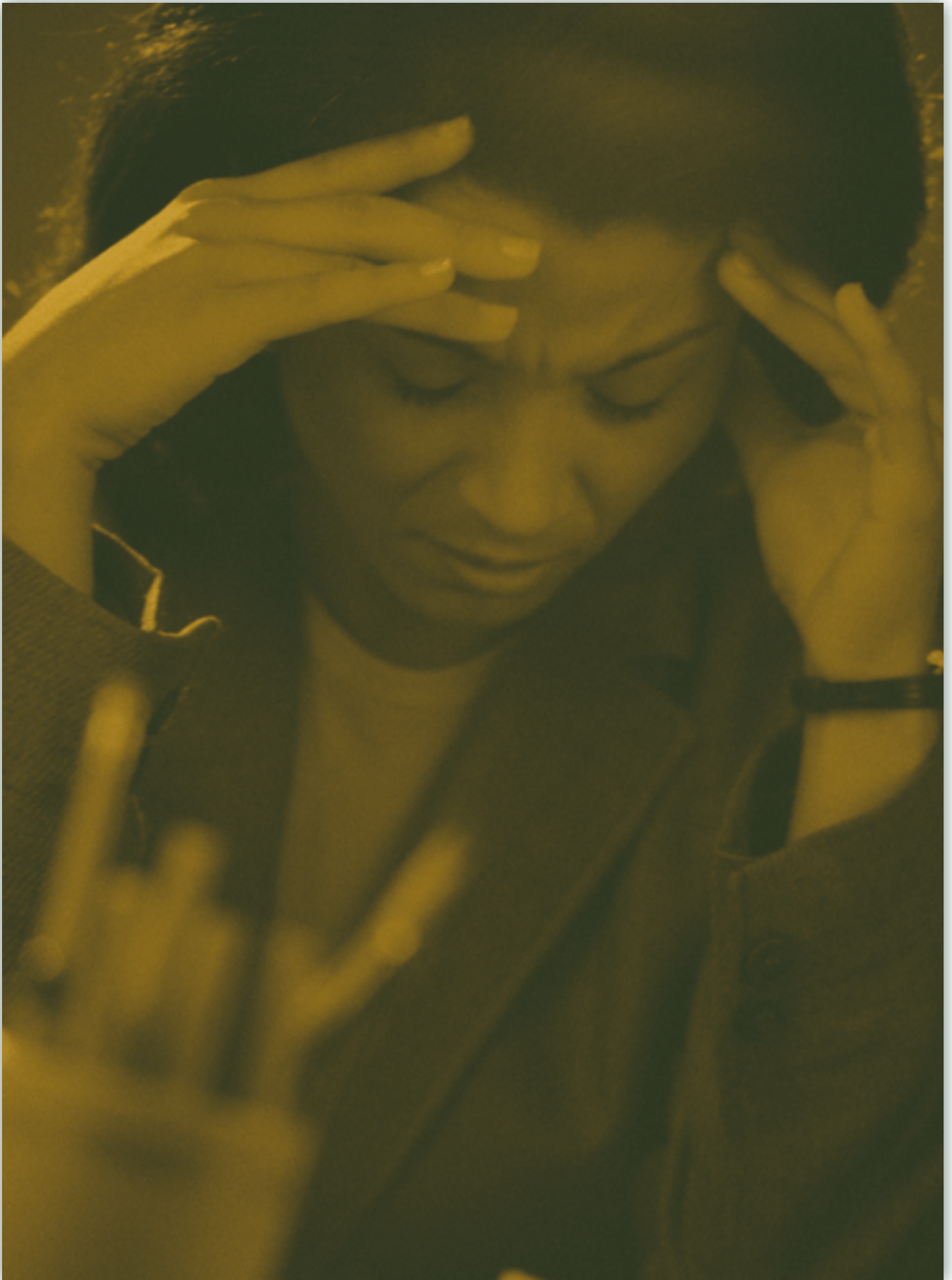
Face to Face With a Carjacker

- Don't resist the theft — your life is worth more than your vehicle.
- Do whatever is necessary to avoid being forced to accompany the carjacker.

Infants Taken During Carjackings

- Carjackers are usually unaware the vehicle contains a child in a safety seat.
- Most offenders abandon the vehicle soon with the baby unharmed.

SOURCE: California Highway Patrol





Domestic Violence

Domestic violence is the intentional use or threat of physical force by a member of a family or household, boyfriend or girlfriend, member of a former relationship, relative, or in-law against another member of the same family or household.

Battery involves repeatedly subjecting a person to forceful physical, social, and psychological behavior in order to coerce without regard to a person's rights.

What you can do to take action

If you are in imminent danger, call the police immediately. If you need someone to talk with, women's centers and shelters in the area offer a variety of services.

If you know someone who is being abused, offer your help and empathy, assure her she is not alone, and tell her she does not deserve to be abused. Encourage an abused woman to imagine life without her batterer, and help her picture the steps she must go through to cope with life on her own.

Types of Interpersonal Violence

Physical Violence

Slapping, choking, punching, kicking, pushing, pulling hair, biting and spitting. It also includes the use of objects as weapons, forced sexual activity and the harming of sexual parts of the body.

Psychological and Social Violence

Threats of harm, physical isolation of the person, mental degradation and threats to harm children.

Economic Violence

Withholding of money, the denial of access to money or a bank account and the withholding of the use of facilities, such as a car.

If you choose to leave

Leaving an abusive relationship is difficult enough without leaving behind important papers and items necessary for routine daily life:

Leaving Checklist

- Divorce papers.
- Lease or rental agreement or house deed.
- Mortgage payment booklet.
- Current unpaid bills.
- Insurance papers.
- Address book.
- Pictures and other items of sentimental value.
- Children's favorite toys, blankets or other items.
- Identification.
- Birth certificates for yourself and children.
- Social Security cards.
- School records.
- Medical records.
- Bankbooks.
- Credit cards.
- Keys for car, house and work.
- Medications and prescriptions.
- Change of clothing.
- Welfare or other identification.
- Passports, green cards or work permits.

If you choose to stay

Domestic violence professionals say a restraining order is one tool to use toward personal safety, but a battered woman should follow up with other precautions:

Staying Checklist

- Change the locks.
- Install a security system, smoke alarms and an outside lighting system.
- Pre-program emergency numbers into the telephone, including 911.
- Notify neighbors about the restraining order or separation, and ask them to call police immediately if they see the abuser near the home.
- Tell those who care for your children, and make sure they know those who have authorization to pick up the kids.
- Avoid banks, stores, and other places that you frequented when living with the batterer.
- Notify work, and try to arrange for your calls to be screened.
- Report abuse of restraining order immediately, even if it seems innocuous, such as a telephone call or letter.



Superior Court orders for relief

As a victim, you have the right to go to the Superior Court and file a petition requesting any of the following orders for relief:

- Restraining the attacker from abusing the victim and other family members.
- Directing the attacker to leave household.
- Preventing the attacker from entering the residence, school, business, or place of employment of the victim.
- Awarding the victim or the other parent custody of, or visitation with, a minor child or children.
- Restraining the attacker from molesting or interfering with minor children in the custody of the victim.
- Directing the party NOT granted custody to pay support of minor children, if that party has a legal obligation to do so.
- Directing the defendant to make specified debit payments coming due while the order is in effect.
- Directing one or both parties to participate in counseling.

Domestic Violence Support Services

Resource	Phone Number	Other Languages
HOTLINES		
National Domestic Hotline.....	800-799-7233.....	Spanish
Alameda County Family Justice Center	510-267-8800	
HELPLINES (not 24 hour)		
La Familia	510-881-5921.....	Spanish
Mujeres Con Esperanza	510-536-4764.....	Spanish
Narika	800-215-7308.....	Services for women from India, Pakistan, Nepal, Bangladesh, Sri Lanka
LOCAL HOTLINES/SERVICES		
SAVE – Shelter Against Violent Environments (Fremont).....	510-794-6055.....	Spanish, Japanese, Tamil, Hindi
A Safe Place (Oakland).....	510-536-7233.....	Spanish
Stand! Against Domestic Violence (formerly Battered Women’s Alternatives) Tri-Valley Haven	888-215-5555.....	Spanish, Tagalong, Korean and French
(Livermore, Pleasanton, San Ramon Valley)	800-884-8119	
SHELTERS ONLY		
Building Future with Women and Children	510-357-0205.....	Spanish
Second Chance	510-792-4357.....	Limited Spanish
LEGAL SERVICES		
Alameda County Domestic Violence Unit.....	510-670-5100	
East Bay Community Law Center	510-548-4040.....	Spanish
Family Violence Law Center	510-208-0255.....	Spanish
Law Center for Families.....	510-451-9261	
Stand! Against Domestic Violence	888-215-5555	
FOR MALE BATTERERS		
Terra Firma.....	510-675-9362.....	Spanish





*Do you know what your children do after school?
Do you know where your kids are? Do you know who your kids are hanging out with?*

You have the power to prevent gang violence.

Everyday, children succumb to the violent lifestyle of gangs out of pressure and a sense of belonging. The impact of gang violence has torn apart too many California families and the toll keeps rising. With your help, the legislature can reach a common goal by preventing gang influence in California's schools and neighborhoods. Use this brochure as a tool to engage your children and be aware of the warning signs of gangs and gang activity. Become part of the solution and take an active role in your child's life. You have the power to stop the immense pressure put upon your kids by gangs.

Why Kids Join Gangs

There are numerous reasons why at-risk youth join gangs. For example, they are attracted to gangs because of the recognition they receive, the sense of identity gangs offer to their members and the feeling of safety and protection.

Other reasons why children are easily tempted to join gangs are:

- Fellowship and brother/sisterhood.
- Intimidation.
- The opportunity to make money.

Early Warning Signs

If your child all of a sudden begins demonstrating rebellious behavior at school and at home or starts changing friends, you should be aware that these are two of several early warning signs of gang influence.

Additional early warning signs of gang pressure on your children include:

- Having large sums of money or new expensive items that are not easily explained.
- Missing school and staying out late.
- Experimental drug use.
- Poor family bonding.

Signs of Gang Involvement

There are various telltale signs that may indicate your child is involved with gangs. These range from possession of weapons, wearing gang clothes or colors and excessive cursing or swearing.

Further signs of gang involvement include:

- Gang graffiti on your child's bedroom walls.
- Contact with law enforcement agencies or probation officers.
- Participating in gang initiation or rite of passage activities.

Resources

Oakland Youth Outreach Collaborative

A network of 15+ agencies working to address "gang" issues in Oakland. Participating agencies include:

- Alameda County Juvenile Probation
 - Alameda County Public Health Dept.
 - Asian Community Mental Health Services
 - California Youth Outreach
 - City of Oakland – Dept. of Human Services
 - Community Crime Prevention Associates
 - East Bay Agency for Children
 - East Bay Asian Youth Center Girls Inc.
 - La Clinica de la Raza
 - New Bridge / ASPIRE
 - Oakland Police Dept. – Gang Unit
 - Office of the Mayor – Ronald Dellums
 - OUSD Office of Alternative Education
 - Seneca Center
 - Sports 4 Kids
 - Youth Radio
- (510) 879-2140

Mental Health

San Lorenzo High School-Based Health Center

50 E. Lewelling Boulevard
San Lorenzo, CA 94580
(510) 317-3167

Stars Community Service

Case management and mental health for youth and families.
545 Estudillo Avenue
San Leandro, CA 94577
(510) 352-9200

Project Eden

Assessment, intervention & support for drug and alcohol use + anger management
22646 2nd Street
Hayward, CA 94541
(510) 247-8200

AC Sheriff's Office Youth and Family Services Bureau

Diversion counseling for youth getting into disciplinary issues in school/law enforcement
2020 150th Avenue
San Leandro, CA 94578
(510) 667-3270

Girls Inc.

Counseling and array of programs for girls
13666 E. 14th Street
San Leandro, CA
(510) 357-5515

Crisis Counseling Hotline

(510) 293-7048

La Familia

Bilingual counseling, leadership training, case management, and counseling
26081 Mocine Avenue
Hayward, CA 94544
(510) 881-5921

ICCS: Integrated Counseling & Consulting Services

Drug and alcohol education, recovery groups, anger management, conflict resolution, tobacco cessation, relationship violence, school-based intervention, psychotherapy and family counseling
22600 Foothill Boulevard
Hayward, CA 94541
(510) 728-9170

Intervention After Violence

Youth ALIVE! –

Caught in the Crossfire

CIC intervention program works with youth ages 14-20 years old who are hospitalized due to violent injuries.
(510) 594-2588 x 302
<http://youthalive.org/caught.html>

Gang Prevention Workshops - Spanish Speaking Unity Council

(415) 350-9775

Youth Uprising – Street Outreach & Peacemaking Team

Youth UpRising (YU) provides Youth Outreach/Case Management and Sports and Recreation services in East Oakland.
(510) 777-9909

CYO Street Outreach – Central and East Oakland areas

CYO provides street-based outreach workers at neighborhood and "hot spot" / high violence areas in order to reduce street violence.
(510) 978-6986

Prevention/Intervention through recreation programs

Ashland Little League

16160 Ashland Avenue
San Lorenzo, CA 94580
(510) 276-9516

San Lorenzo Little League

2 leagues: the American and National. Registration in Jan.; Season opens in March. On Grant Ave across from Arroyo High P.O. Box 21
San Lorenzo 94580
881-8139

San Leandro Crusaders

(Tackle football)
P.O. Box 904
San Leandro, CA 94577
(510) 233-9033

Big City Mountaineers

Incredible out-door adventures for small groups of youth

Prevention/Intervention through life skills training

Job Corps

Educational and vocational training – ages 16-24
(510) 832-2549

Bayfair Employment Training Academy (BETA)

Youth employment training courses for youth 14-24
Bayfair Mall – next to Target
San Leandro, CA
(510) 481-0272

Pro-BETA

Employment training for youth on probation
Bayfair Mall – next to Target
San Leandro, CA
(510) 481-0272

James Brown, ACAP Re-Entry Coordinator

Assists youth and adults exiting from incarceration with reconnection to programs, services and resources to get life on track
(510) 670-5825

Eden Youth and Family Center

Court School, independent study, tattoo removal and family resources (counseling)
680 W. Tennyson Road
Hayward, CA 94544
(510) 887-1146 or
(510) 782-4470-clinic

Project New Start

Alameda County Public Health Department
A county-wide non-profit comprehensive program for at risk, gang-related or formerly gang-related/affiliated youth who want to make positive changes in their lives and have their visible gang-related tattoos removed.
1000 Broadway, 5th Floor
Oakland, CA 94607
(510) 208-5926

Project ReConnect

Parenting Groups on Gang Awareness / Prevention
3350 MacArthur Boulevard
Oakland, CA 94602
(510) 482-1738
www.projectreconnect.net
Provides parents of elementary and middle school children at high-risk for gang involvement with parent education classes.



A Brief History of Megan's Law

Megan's Law is named after Megan Kanka, a seven-year-old New Jersey child who was raped and murdered by her neighbor, who was a sex offender with two prior convictions for sexual abuse of a child. However, nobody in the Kanka's neighborhood was aware of his past.

For more than 50 years, California has required dangerous sex offenders to register with local law enforcement agencies. Unfortunately, they were prohibited from sharing this information with the public. But following Megan's death, the Kanka family led a grassroots movement to have local communities warned about sex offenders in their neighborhood.

In 1996, Megan's Law was implemented to arm the public with certain information regarding the location of dangerous sex offenders. Megan's Law gave local communities a tool to protect themselves and their children by allowing law enforcement to release relevant information to the public.

What information does Megan's Law provide?

The Megan's Law database can provide valuable information about sex offenders that will help keep your family safe. Information in the database includes:

- Name and known aliases.
- Address where required by law.
- Age.
- Gender.
- Physical description, including scars, marks and tattoos.
- Photograph, if available.
- Crimes resulting in registration.

- County of residence.
- Zip code.
- If an offender is in violation.

Who is required to register as a sex offender?

California law details numerous crimes that require mandatory registration with law enforcement. A sex offender must register with law enforcement if he or she has been convicted of any of the following crimes:

- Assault with intent to commit certain sex offenses.
- Rape.
- Sodomy with a minor, with use of force or without consent.
- Lewd and lascivious conduct with a child.
- Oral copulation with a minor.
- Continuous sexual abuse of a child.
- Foreign object penetration.
- Child molestation.
- Kidnapping with intent to commit certain sex offenses.
- Felony sexual battery.
- Felony enticement of a child for purposes of prostitution.
- Abduction of a child for purposes of prostitution.

Where can I go to access the Megan's Law database?

The Megan's Law database is available to the public via the internet.

To check for sex offenders in your neighborhood, go to:

www.meganslaw.ca.gov



Neighborhood Watch

Neighborhood Watch is an effective program aimed at keeping crime out of our neighborhoods. It relies on the best crime-fighting tool ever invented — a good neighbor. Fortunately, good neighbors are found everywhere. They live in houses and apartment buildings, in urban, suburban and rural areas.

This brochure explains how to work with local law enforcement to start and sustain an effective Neighborhood Watch program in your neighborhood, as well as Neighborhood Watch activities.

Be a good neighbor and help protect your community from criminals by participating in a Neighborhood Watch program. Remember, the battle against crime will not be won unless we fight together.

What Is A Neighborhood Watch Program?

Neighborhood Watch is a crime prevention program that enlists the active participation of residents in cooperation with local law enforcement to reduce crime in their neighborhoods.

It involves...

- Neighbors getting to know each other, taking the time to care about each other and working together in a program of mutual assistance.
- Residents being trained to recognize and report suspicious activities in their neighborhood.
- Crime prevention strategies, such as home security and suspicious activity identification and more.

Why Participate In A Neighborhood Watch Program?

- There cannot be a law enforcement officer on every corner. Resident involvement is essential to combat crime.
- You and your neighbors are the ones who really know what is going on in your neighborhood.
- By cooperating with each other and with local law enforcement, people can help fight crime in their community the most

effective way—by stopping it before it begins.

- Neighbors place signs in their windows and post signs on streets to warn criminals that they are in an active crime prevention neighborhood and that “neighbors are watching out for each other.”

What Makes A Neighborhood Watch Program Work?

The key to Neighborhood Watch is community residents banding together to work with local law enforcement. These partnerships create a powerful force to carry out a successful Neighborhood Watch program. Neighborhood Watch works because citizens work as a group to:

- Take charge and decide what action is needed.
- Form liaisons with local law enforcement.
- Convince government to listen and respond to the community’s needs.
- Target specific problem areas.
- Develop realistic goals.
- Monitor their progress.
- Celebrate their success.



Starting A Neighborhood Watch Program...

Contact your local law enforcement agency.

- Get help from your local law enforcement agency to organize and attend your initial meeting.
- Ask about crime conditions in your neighborhood.
- Talk to your neighbors.
- Canvass your neighborhood for interest.
- Discuss any crime problems in your area.

Arrange a date, time and place for the first meeting.

- Select a time that is convenient for most neighbors.
- Meet in the home of a neighbor or a local community center to foster an informal, comfortable atmosphere.
- Publicize your meeting at least one week in advance with door-to-door fliers and follow-up with phone calls the day before.

Select a block captain.

- Be a spokesperson for the group.
- Serve as the liaison between law enforcement and your Neighborhood Watch group to organize and arrange Neighborhood Watch meetings.
- Recruit neighbors to share the responsibility of hosting meetings.
- Maintain a list of all members.

Have a Neighborhood Watch meeting.

- Encourage each member to participate.
- Keep the process moving.
- Develop an action plan and activities.

- Ask someone to record the group's discussion.
- Gather and share information about your neighborhood.

Neighborhood Watch Program Activities...

Neighborhood Cleanup

Neighbors work together to clean up litter, paint over graffiti, sweep sidewalks, remove accumulations of garbage, weeds, and debris in the neighborhood. A bin and other necessary tools are usually available from your local law enforcement agency.

Home Security

Invite your local law enforcement representatives to a Neighborhood Watch meeting to talk about securing your homes with effective door and window locks, adequate lighting and landscaping. Ask them for suggestions and about any special problems they may know about in your neighborhood or surrounding areas. Also ask them to discuss personal safety tips, gangs, child safety and drug houses.

Operation Identification

This program encourages neighbors to mark their property to make it easier for stolen valuables to be identified. Local law enforcement provides engraving pens and materials to engrave identification numbers on personal property.

Block Parents

Identify homes where children know they can go for assistance if their own parents are not home. Place Neighborhood Watch signs in the windows of selected houses so that children can find them easily.

Maintaining A Neighborhood Watch Program...

Now that your Neighborhood Watch network is established, be sure that everyone understands the following basic guidelines:

- Be alert to unusual or suspicious behavior in your neighborhood. Call the police/sheriff immediately, if warranted. Write down descriptions of the person(s) and license numbers of any vehicles involved.
- Tell a trusted neighbor if your house will be unoccupied for an extended period. Tell him or her how to reach you in an emergency.
- Look after your neighbors' homes when they are away, and ask them to look after yours. This includes picking up mail or newspapers and putting back the garbage cans or recycling bins, and turning lights on and off if there is no automatic timer.
- Attend Neighborhood Watch meetings often. Your local crime prevention officer will teach you about local crime trends and what you can do about them.
- Get involved. It is the most effective way to reduce or prevent crime and make your neighborhood safe.
- Remember, your job is to report crime.

Reporting Crime...

Eyewitness information is the key to solving many crimes. The following tips will assist you when reporting crime to your local law enforcement agency.

Call the police/sheriff immediately. A five-minute delay can reduce the chance of ever catching the criminals.

Tell the police/sheriff as much as you can. No fact is too trivial. In many cases, it is what the victims and witnesses tell law enforcement about the criminal that results in an arrest. You may be asked the following when reporting crime:

- Who, What, When, Where?
- How many suspects were there?
- Can you describe the suspects?
- Can you describe their vehicles?
- What was/were the license plate number(s)?
- What did they do?
- What did they say?
- What did they take?
- Which way did they go?

Sometimes, due to limited resources and personnel, the police/sheriff may not be able to respond immediately. They have to prioritize their calls based on apparent danger to human life. Don't be discouraged, they will get to you as soon as possible. Do not attempt to stop or detain the suspect(s) yourself.

What is Suspicious?

Basically, anything that seems even slightly "out of place" or is occurring at an unusual time of day or night could be criminal activity.

Obvious Things to Watch For

- A stranger entering your neighbor's house when it is unoccupied.
- A scream heard anywhere may mean robbery or assault.
- Offers of merchandise at ridiculously low prices may mean stolen property.
- Anyone removing accessories, license plates, or gas from a car should be reported.
- Anyone peering into parked cars may be looking for a car to steal or for valuables left in the car.
- Persons entering or leaving a business place after hours.
- A sound of breaking glass or loud explosive noises could mean an accident, burglary or vandalism.
- Persons loitering around schools, parks and secluded areas could be sex offenders.
- Persons loitering in the neighborhood who do not live there.
- Anyone forcing entry to, or tampering with a residence, business, or vehicle should be reported.



Some Things to Watch For That Are *Not* So Obvious

- **Strangers and Solicitors**

Check identification of all solicitors, meter readers and repairmen prior to allowing them entry into your home. Be suspicious of alleged deliverymen with a wrong address or asking if someone lives there.

- **Someone Carrying Property**

If it's at an unusual hour, or in an unusual place, or if the property is not wrapped as if just purchased.

- **Someone Going Door-to-Door In Your Neighborhood**

Watch for awhile. If after a few houses are visited, one or more persons tries a door to see if it is locked, looks into windows, or goes into a back or side yard, it could be a burglar. Call police immediately; don't wait for the person to leave.

- **One or More Juveniles Walking Through The Neighborhood Looking into Automobiles or Backyards**

- **Traffic to and From a Certain Residence**

It is not suspicious unless it occurs on a daily basis or very regular basis, especially during late or unusual hours.

- **Any Person Taking a Shortcut Through a Backyard**
- **Any Vehicle Moving Slowly and Without Lights, or Following a Course That Appears Aimless or Repetitive in Any Location**

But particularly in areas of schools, parks and playgrounds. Occupants may be looking for places to rob or burglarize, or they could be drug pushers or sex offenders.

- **Parked, Occupied Vehicles Containing One or More Persons**

If it is an unusual hour they could be lookouts for a burglary in progress.

- **An Abandoned Vehicle Parked On Your Block**

May be a stolen vehicle.

- **Continuous Repair Operations at Non-Business Locations**

Could mean stolen property is being stripped, repainted, or otherwise altered.

- **Persons Making a Quick Change of Vehicles**

May be attempting to elude the police or abandoning a stolen vehicle.







Senior Scams

Senior Scams and Tips to Prevent Them...

Bank Account Scams

Money Transfer or “Foreign Investor Scam”

A request is sent by mail, fax or email, to help a wealthy foreign investor who needs to move millions of dollars out of the country quickly. He offers to pay a hefty fee if he can transfer the funds to a victim’s personal bank account, but needs the account number first. After the victim provides his or her account information, the bank account is electronically drained.

Overpayment Scam

Scam artists will pose as interested buyers of major items like a car or antiques. They’ll send the seller a check for thousands of dollars more than the purchase price. When contacted, they’ll ask the sellers to immediately wire back the difference. Unfortunately, the check will bounce and the “difference” wired comes out of the seller’s account.

Tips to Prevent Bank Account Scams

- The fact that a bank may accept a check does not mean that it won’t later be found to be fraudulent. Be wary of checks with excessive amounts. Resist pressure to wire transfers or refunds as they are harder to detect and scam artists can get their money quickly.
- Always keep your bank account numbers and financial information private.

Door-to-Door Scams

Home Security Rip-Offs

The scam starts with an uninvited representative who knocks at your door and proceeds with a sales pitch for a home security system. At best, they charge a significant sum of money for a security system that offers no real protection. At worst, they case your home while installing the system or providing you with a price estimate in order to later break in while you are away.

Home Contractor Scams

Tree trimming scams begin with a contractor breaking off a branch from someone else’s yard, then bringing the branch to your front door proclaiming the need to trim your branches immediately to avoid an accident.

A roofer knocks at the door with a few old shingles in his hand. He proclaims they found the shingles lying in your yard and your roof needs to be repaired immediately. He further

explains that they were down the street earlier working on a neighbor's roof, have left-over materials from that job, and can repair your roof relatively cheap.

According to the California Department of Consumer Affairs, these scams usually result in substandard work from unlicensed contractors you are unable to locate after the work is done and payment has been made in full.

Home Exterminator Scams

An unlicensed pest control operator states he works in the neighborhood and that your house may be infested. He offers to give you a free home inspection. The person returns after the inspection with a few dead termites or wormy wood as proof. He offers to spray the home here and there to rid you of the pests. However, it takes more than spraying a few places to get rid of a real termite infestation.

Tips To Avoid Door-To-Door Scammers

- Do not do business with door-to-door sales people unless you can verify that they have a local office.
- Contractors should always be able to prove that they have a contractor's license. Call and verify the license first with California Contractor's State License Board by dialing 1(800) 321-2752.
- Get references that are at least several months old and call them.
- Don't do business right on the spot. If someone tells you that you have a problem with your property that needs to be fixed, get a second opinion from several other contractors.
- Don't be pressured to sign right now or lose the "fantastic deal". This is a common tactic of scammers to stop you from checking them out, looking for a better price, or giving you time to reconsider your decision.
- Don't make the check out in the name of a person, no matter what kind of deal he offers. Many scammers will use this tactic to make it easier for them to cash the check.
- Remember that a receipt is worth nothing unless the business is valid and reputable. Scammers will give you any receipt that you want, but if they are gone, that receipt is worthless.
- Never pay for services in cash. Cash can be spent immediately and is not traceable.
- Don't be afraid to offend someone by not doing business with him. Scammers will pretend that you are personally insulting their credibility and honesty if you want to check them out.
- If you don't feel comfortable, walk away. It's just that simple.
- Just because the person seems nice and honest, doesn't mean he is. Scammers aren't very successful if they look and sound like liars.
- Make sure that you sign an agreement and that everything you agree to is in that agreement.
- Before you sign a contract, give it at least a day to think it over. Call friends and relatives and pass the idea by them.

(Source: Seniormag.com, May 19, 2005, <http://www.seniormag.com/legal-scams.htm>)

Lottery/Prize Scams

Canadian Lottery

A scam artist will call or send a letter informing a potential victim that he or she has won big money in the Canadian Lottery. In order to claim the prize, lottery officials ask the victims to first pay taxes. Weeks later the so-called “tax money” that’s wired is gone, along with the company that solicited the payment.

Advance on Winnings

An illegitimate “company” will contact a potential victim to let him know that he has won a prize and it will offer to advance the “winnings” to build trust. The prize check will come with instructions to deposit it immediately and wire payments for taxes or bonding. Sometimes these checks will clear the bank because the normal time has passed to be notified about a bounced check. After the money is wired, the fraudulent check finally bounces.

Tips to Prevent Fraudulent Prize Scams

- Taxes for prizes may be required, but taxes for prizes are never paid to a private company; they are paid directly to the IRS. Legitimate sweepstakes cannot require a purchase or fee as a condition of playing.
- Federal law generally prohibits any lottery material sent through the mail including letters, tickets, or any paper claiming to represent tickets. Respond by reporting it to your local law enforcement agency.

Telephone Scams

809 Area Code

A victim receives a message left on an answering machine requesting him to call a phone number with area code 809 regarding information about a relative who has died, been arrested, or injured. The number leads to an automated message intending to keep the caller on the phone line as long as possible. The 809 area code is to a foreign country which charges excessive long distance fees, up to hundreds of dollars per minute.

Special Interest Calling

This scam starts with a phone message advertising a special service, such as piano restoration. In order to find out more about the service, victims must press a number on their telephone. By pressing the number they unwittingly accept long distance phone charges from the caller.

Tips to Prevent Telephone Fraud

- Before calling any unfamiliar area code, check your local phone book to determine if the area code is located within the United States or requires any additional long distance or international fees.
- If an unknown person or recorded voice message calls asking you to press a telephone number to continue the call, respond by hanging up.

Avoid Investment Fraud

According to the California Department of Corporations, 70% of Californians over the age of 50 have been approached by scam artists who have swindled more than \$3.8 billion worth of assets. Seniors are often targets of investment fraud due to their access to assets earned over an entire lifetime.

The California Department of Corporations' Seniors Against Investment Fraud (SAIF) program lists the most common investment scams:

- Unlicensed independent insurance agents and broker-dealers selling securities unsuitable for senior investors.
- Scam artists misleading investors into purchasing annuities that are inappropriate for their circumstances.
- "Callable" CDs that earn higher yields yet do not mature for 10-20 years. These CDs tie up seniors' assets longer than desired, and unfortunately, redeeming the CDs early can result in penalties of up to 25% of the original investment.
- Fraudulent Promissory Notes offered for institutions or companies that do not exist.
- Investments paying a high rate of return to initial investors from money raised by subsequent investors called a "Ponzi Scheme." Eventually, most of the investors lose when the operators of the scheme vanish or "skip town" taking all the money with them.
- Investments paying a high rate of return to initial investors at the top from money generated by investors at the bottom called a "Pyramid Scheme." These schemes emphasize recruiting new investors at the bottom rather than the sale of a service or product. Eventually, the pyramid collapses when later investors do not materialize. Only those who initially invested in the scheme have an opportunity to profit. The rest of the investors lose their entire investment.
- Affinity group fraud uses the victim's religious or ethnic identity to gain their trust and offer them fraudulent investments.
- Viatical investment companies solicit investors to buy interests in the death benefits provided for in life insurance policies of terminally ill patients, including those suffering from AIDS or cancer. The insured receives a partial cash payment of the life insurance policy prior to death to improve the quality of life in their final days. The investors receive the remaining share minus the brokerage fee upon the insured's death. These investments are extremely risky, particularly for seniors.



Tips from the SAIF Program on Investment Fraud

- Don't invest until you investigate! Call the Department of Corporations toll-free number at 1-866-275-2677 prior to purchasing any type of financial product. The Department can provide you with information on the company's background and help you identify "red flags" before investing.
- Don't invest right away: slow down and take your time! Most fraud occurs because the scam artist talks the victim into making a rushed decision.
- Don't be too trusting! Remember, appearances can be deceiving. Just because the person may wear a suit and tie, doesn't make them a law-abiding citizen.
- Don't invest more than you can afford to lose! Remember how many years it took you to save the money. Can you afford to lose your entire life savings?
- Don't invest until you complete the "Four C's":
 1. Consider your options.
 2. Compare it to others.
 3. Consult with someone you trust.
 4. Call the Department of Corporations' Toll-Free Number 1-866-275-2677
- For more information about the Seniors Against Investment Fraud program call the Department of Corporations by dialing toll free 1-866-275-2677.





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